

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: EVENSON, MICHAEL
EVENSON, KRISTINE

§ Case No. 17-82433

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Debtor(s)

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$351,388.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$100,438.00</u>
Total Distribution to Claimants: <u>\$5,657.58</u>	Claims Discharged Without Payment: <u>\$81,752.75</u>
Total Expenses of Administration: <u>\$1,473.06</u>	

3) Total gross receipts of \$ 7,130.64 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$7,130.64 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$292,139.51	\$5,000.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,473.06	1,473.06	1,473.06
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	80,513.14	52,003.19	52,003.19	5,657.58
TOTAL DISBURSEMENTS	\$372,652.65	\$58,476.25	\$53,476.25	\$7,130.64

4) This case was originally filed under Chapter 7 on October 17, 2017.
The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/12/2018 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TAX REFUND	1224-000	7,130.64
TOTAL GROSS RECEIPTS		\$7,130.64

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
4S	ONEMAIN FINANCIAL OF ILLINOIS, INC.	4210-000	N/A	5,000.00	0.00	0.00
NOTFILED	One Main	4110-000	11,333.51	N/A	N/A	0.00
NOTFILED	Cenlar	4110-000	277,707.00	N/A	N/A	0.00
NOTFILED	First Midwest Bank/na	4110-000	3,099.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$292,139.51	\$5,000.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JAMES E. STEVENS	2100-000	N/A	1,463.06	1,463.06	1,463.06
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES	N/A	\$1,473.06	\$1,473.06	\$1,473.06
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EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES	N/A	\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Nelnet	7100-000	3,248.00	3,473.40	3,473.40	377.88
2	Absolute Resolutions Investments, LLC	7100-000	29,398.00	29,779.27	29,779.27	3,239.77
3	Capital One Bank (USA), N.A.	7100-000	2,751.00	2,682.41	2,682.41	291.83
4U	ONEMAIN FINANCIAL OF ILLINOIS, INC.	7100-000	N/A	5,860.13	5,860.13	637.54
5	Wells Fargo Bank, N.A.	7100-000	4,223.00	4,371.93	4,371.93	475.64
6	Synchrony Bank	7100-000	5,486.00	5,836.05	5,836.05	634.92
NOTFILED	First Midwest Bank	7100-000	1,441.00	N/A	N/A	0.00
NOTFILED	Kishwaukee Hospital	7100-000	269.60	N/A	N/A	0.00
NOTFILED	Kishwaukee Hospital	7100-000	3,284.00	N/A	N/A	0.00
NOTFILED	Kishwaukee Hospital	7100-000	1,784.61	N/A	N/A	0.00
NOTFILED	Edward Hospital - Patient Accounts	7100-000	240.00	N/A	N/A	0.00
NOTFILED	Prairie Health Care LTD	7100-000	1,824.00	N/A	N/A	0.00
NOTFILED	SLINGERLAND & CLARK, P.C.	7100-000	1,748.76	N/A	N/A	0.00
NOTFILED	Northwestern Medicine	7100-000	521.11	N/A	N/A	0.00

NOTFILED	Valley Spine and Pain Care Centers	7100-000	560.04	N/A	N/A	0.00
NOTFILED	Kishwaukee Hospital	7100-000	477.02	N/A	N/A	0.00
NOTFILED	Capital One	7100-000	2,594.00	N/A	N/A	0.00
NOTFILED	Barclays Bank Delaware	7100-000	2,122.00	N/A	N/A	0.00
NOTFILED	Edward Health Ventures	7100-000	509.00	N/A	N/A	0.00
NOTFILED	Chase Card	7100-000	17,792.00	N/A	N/A	0.00
NOTFILED	Edward Hospital & Health Services	7100-000	240.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$80,513.14	\$52,003.19	\$52,003.19	\$5,657.58

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 17-82433

Trustee: (330420) JAMES E. STEVENS

Case Name: EVENSON, MICHAEL
EVENSON, KRISTINE

Filed (f) or Converted (c): 10/17/17 (f)

§341(a) Meeting Date: 11/27/17

Period Ending: 12/12/18

Claims Bar Date: 03/22/18

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1331 Windfield Drive, Sycamore, IL	290,000.00	0.00		0.00	FA
2	Cash	200.00	0.00		0.00	FA
3	Checking: TCF National Bank	1,300.00	0.00		0.00	FA
4	Household Goods	2,500.00	0.00		0.00	FA
5	2 computers	500.00	0.00		0.00	FA
6	Clothing	0.00	0.00		0.00	FA
7	wedding rings, costume jewelry	2,000.00	0.00		0.00	FA
8	401k-\$42,688 vested \$27,534 outstanding loans	42,688.00	0.00		0.00	FA
9	2005 Chrysler Pacifica	4,000.00	0.00		0.00	FA
10	2008 Ford Expedition	5,000.00	0.00		0.00	FA
11	2004 Ford Expedition	2,400.00	0.00		0.00	FA
12	Thrift store items and ebay items	800.00	0.00		0.00	FA
13	TAX REFUND (u)	0.00	9,636.00		7,130.64	FA
14	Unfiled Claim Injuries NW Hospital, DeKalb, IL (u) See Amended Schedules filed 11/22/17.	Unknown	0.00		0.00	FA
14	Assets Totals (Excluding unknown values)	\$351,388.00	\$9,636.00		\$7,130.64	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): July 31, 2018

Current Projected Date Of Final Report (TFR): August 14, 2018 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 17-82433

Case Name: EVENSON, MICHAEL
EVENSON, KRISTINE

Taxpayer ID #: **-***0082

Period Ending: 12/12/18

Trustee: JAMES E. STEVENS (330420)

Bank Name: Rabobank, N.A.

Account: *****9066 - Checking Account

Blanket Bond: \$2,827,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
07/11/18	{13}	MICHAEL AND KRISTINE EVENSON	TAX REFUND	1224-000	7,130.64		7,130.64
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	7,120.64
10/04/18	101	JAMES E. STEVENS	Dividend paid 100.00% on \$1,463.06, Trustee Compensation; Reference:	2100-000		1,463.06	5,657.58
10/04/18	102	Nelnet	Dividend paid 10.87% on \$3,473.40; Claim# 1; Filed: \$3,473.40; Reference:	7100-000		377.88	5,279.70
10/04/18	103	Absolute Resolutions Investments, LLC	Dividend paid 10.87% on \$29,779.27; Claim# 2; Filed: \$29,779.27; Reference:	7100-000		3,239.77	2,039.93
10/04/18	104	Capital One Bank (USA), N.A.	Dividend paid 10.87% on \$2,682.41; Claim# 3; Filed: \$2,682.41; Reference:	7100-000		291.83	1,748.10
10/04/18	105	ONEMAIN FINANCIAL OF ILLINOIS, INC.	Dividend paid 10.87% on \$5,860.13; Claim# 4U; Filed: \$5,860.13; Reference:	7100-000		637.54	1,110.56
10/04/18	106	Wells Fargo Bank, N.A.	Dividend paid 10.87% on \$4,371.93; Claim# 5; Filed: \$4,371.93; Reference:	7100-000		475.64	634.92
10/04/18	107	Synchrony Bank	Dividend paid 10.87% on \$5,836.05; Claim# 6; Filed: \$5,836.05; Reference:	7100-000		634.92	0.00

ACCOUNT TOTALS	7,130.64	7,130.64	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	7,130.64	7,130.64	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,130.64	\$7,130.64	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****9066	7,130.64	7,130.64	0.00
	\$7,130.64	\$7,130.64	\$0.00